

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Dzon Marku

Case No.: 1-18-01446HWV

Chapter 13

**Debtor(s)**

**NOTICE OF FINAL CURE PAYMENT**

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition and post-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**PART 1: MORTGAGE INFORMATION**

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Creditor Name: M&T  
Court Claim Number: 2  
Last Four of Loan Number: 6335  
Property Address if applicable: 113 S Harris St

**PART 2: CURE AMOUNT**

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**Total cure disbursement made by the trustee:**

a.	Allowed prepetition arrearages:	\$16,632.04
b.	Prepetition arrearages paid by the trustee:	\$16,632.04
c.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e.	Allowed postpetition arrearage:	\$4,089.80
f.	Postpetition arrearage paid by the trustee:	\$4,089.80
g.	Total b, d, and f:	\$20,721.84

**PART 3: POSTPETITION MORTGAGE PAYMENT**

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Mortgage is/was paid directly by the debtor(s).

**PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)**

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Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Dated: May 25, 2023

Respectfully submitted,

/s/ Jack N. Zaharopoulos  
Standing Chapter 13 Trustee  
Suite A, 8125 Adams Drive  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
Fax: (717) 566-8313  
email: info@pamd13trustee.com

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Dzon Marku

Case No.: 1-18-01446HWV  
Chapter 13

**CERTIFICATE OF SERVICE**

I certify that I am more than 18 years of age and that on May 25, 2023 I served a copy of this Notice of Final Cure Payment on the following parties by 1<sup>st</sup> Class mail from Hummelstown, PA, unless served electronically.

**Served Electronically**

John J Ferry, Esquire  
Law Office of John J Ferry  
931 Cumberland St  
Lebanon, PA 17042

**Served by First Class Mail**

M&T Bank  
PO Box 1288  
Buffalo NY 14240-01288

Dzon Marku  
113 S Harris St  
Cleona PA 17042

I certify under penalty of perjury that the foregoing is true and correct.

Date: May 25, 2023

/s/ Liz Joyce

Office of the Standing Chapter 13 Trustee  
Jack N. Zaharopoulos  
Suite A, 8125 Adams Dr.  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
email: [info@pamd13trustee.com](mailto:info@pamd13trustee.com)

# Disbursements for Claim

Case: 18-01446 DZON MARKU

M & T BANK  
P.O. BOX 1288

BUFFALO, NY 14240-

Acct No: #6335/postarrears harris st

10/19 POST ARREARS STIP

Sequence: 24  
Modify:  
Filed Date:  
Hold Code:

Amt Sched:	\$0.00	Debt:	\$4,089.80	Interest Paid:	\$0.00				
Amt Due:	\$0.00	Paid:	\$4,089.80	Accrued Int:	\$0.00				
Claim	<u>name</u>	Type	Date	Check #	Principal	Interest	Total	Reconciled	<u>DisbDescrp</u>
<b>5210 M &amp; T BANK</b>									
521-0	M & T BANK		02/15/2023	9015767	\$3.55	\$0.00	\$3.55	02/15/2023	
521-0	M & T BANK		01/18/2023	9015561	\$98.02	\$0.00	\$98.02	01/18/2023	
521-0	M & T BANK		12/13/2022	9015360	\$98.02	\$0.00	\$98.02	12/13/2022	
521-0	M & T BANK		11/16/2022	9015146	\$98.01	\$0.00	\$98.01	11/16/2022	
521-0	M & T BANK		10/18/2022	9014929	\$103.39	\$0.00	\$103.39	10/18/2022	
521-0	M & T BANK		09/13/2022	9014728	\$103.39	\$0.00	\$103.39	09/13/2022	
521-0	M & T BANK		08/17/2022	9014508	\$103.39	\$0.00	\$103.39	08/18/2022	
521-0	M & T BANK		07/13/2022	9014291	\$103.40	\$0.00	\$103.40	07/13/2022	
521-0	M & T BANK		06/14/2022	9014083	\$96.22	\$0.00	\$96.22	06/14/2022	
521-0	M & T BANK		05/17/2022	9013870	\$96.23	\$0.00	\$96.23	05/17/2022	
521-0	M & T BANK		04/12/2022	9013657	\$96.22	\$0.00	\$96.22	04/12/2022	
521-0	M & T BANK		03/16/2022	9013439	\$96.23	\$0.00	\$96.23	03/16/2022	
521-0	M & T BANK		02/16/2022	9013216	\$96.22	\$0.00	\$96.22	02/16/2022	
521-0	M & T BANK		12/15/2021	9012752	\$96.22	\$0.00	\$96.22	12/15/2021	

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>Disb</u>	<u>Descrp</u>	
521-0	M & T BANK		11/16/2021	9012502	\$96.23	\$0.00	\$96.23	11/16/2021
521-0	M & T BANK		10/14/2021	9012249	\$96.22	\$0.00	\$96.22	10/14/2021
521-0	M & T BANK		09/14/2021	9011998	\$99.07	\$0.00	\$99.07	09/14/2021
521-0	M & T BANK		08/18/2021	9011747	\$99.07	\$0.00	\$99.07	08/18/2021
521-0	M & T BANK		07/14/2021	9011479	\$99.07	\$0.00	\$99.07	07/14/2021
521-0	M & T BANK		06/16/2021	9011215	\$99.07	\$0.00	\$99.07	06/16/2021
521-0	M & T BANK		05/18/2021	9010941	\$99.07	\$0.00	\$99.07	05/19/2021
521-0	M & T BANK		04/15/2021	9010658	\$95.91	\$0.00	\$95.91	05/13/2021
521-0	M & T BANK		03/17/2021	9010370	\$191.81	\$0.00	\$191.81	03/17/2021
521-0	M & T BANK		01/19/2021	9009775	\$293.11	\$0.00	\$293.11	01/20/2021
521-0	M & T BANK		12/10/2020	9009245	\$95.92	\$0.00	\$95.92	12/10/2020
521-0	M & T BANK		11/03/2020	9008965	\$95.90	\$0.00	\$95.90	11/03/2020
521-0	M & T BANK		10/15/2020	9008692	\$95.92	\$0.00	\$95.92	10/15/2020
521-0	M & T BANK		09/17/2020	9008373	\$94.85	\$0.00	\$94.85	09/17/2020
521-0	M & T BANK		08/12/2020	9008054	\$94.85	\$0.00	\$94.85	08/12/2020
521-0	M & T BANK		07/07/2020	9007753	\$94.86	\$0.00	\$94.86	07/07/2020
521-0	M & T BANK		06/02/2020	9007473	\$94.85	\$0.00	\$94.85	06/02/2020
521-0	M & T BANK		05/06/2020	9007237	\$94.86	\$0.00	\$94.86	05/06/2020
521-0	M & T BANK		03/12/2020	9006887	\$98.33	\$0.00	\$98.33	03/12/2020
521-0	M & T BANK		02/13/2020	9006796	\$92.62	\$0.00	\$92.62	02/13/2020

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>Disb</u>	<u>Descrp</u>	
521-0	M & T BANK		01/16/2020	9006705	\$110.40	\$0.00	\$110.40	01/16/2020
521-0	M & T BANK		11/07/2019	9006522	\$469.30	\$0.00	\$469.30	11/07/2019
Sub-totals:						\$4,089.80	\$0.00	\$4,089.80
Grand Total:						\$4,089.80	\$0.00	

# Disbursements for Claim

Case: 18-01446

DZON MARKU

M & T BANK  
P.O. BOX 1288

BUFFALO, NY 14240-

Acct No: 6335/PRE ARREARS/113 S HA

Sequence: 24

Modify:

Filed Date: 6/5/2018 12:00:00AM

Hold Code:

Amt Sched:	\$132,552.04	Debt:	\$16,632.04	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$16,632.04	Accrued Int:	\$0.00
				Balance Due:	\$0.00

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						<u>Disb</u>	<u>Descrp</u>	

## 5200 M & T BANK

520-0	M & T BANK	02/15/2023	9015767	\$14.46	\$0.00	\$14.46	02/15/2023
520-0	M & T BANK	01/18/2023	9015561	\$398.60	\$0.00	\$398.60	01/18/2023
520-0	M & T BANK	12/13/2022	9015360	\$398.60	\$0.00	\$398.60	12/13/2022
520-0	M & T BANK	11/16/2022	9015146	\$398.61	\$0.00	\$398.61	11/16/2022
520-0	M & T BANK	10/18/2022	9014929	\$420.46	\$0.00	\$420.46	10/18/2022
520-0	M & T BANK	09/13/2022	9014728	\$420.46	\$0.00	\$420.46	09/13/2022
520-0	M & T BANK	08/17/2022	9014508	\$420.46	\$0.00	\$420.46	08/18/2022
520-0	M & T BANK	07/13/2022	9014291	\$420.45	\$0.00	\$420.45	07/13/2022
520-0	M & T BANK	06/14/2022	9014083	\$391.32	\$0.00	\$391.32	06/14/2022
520-0	M & T BANK	05/17/2022	9013870	\$391.31	\$0.00	\$391.31	05/17/2022
520-0	M & T BANK	04/12/2022	9013657	\$391.32	\$0.00	\$391.32	04/12/2022
520-0	M & T BANK	03/16/2022	9013439	\$391.31	\$0.00	\$391.31	03/16/2022
520-0	M & T BANK	02/16/2022	9013216	\$391.32	\$0.00	\$391.32	02/16/2022
520-0	M & T BANK	12/15/2021	9012752	\$391.32	\$0.00	\$391.32	12/15/2021

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>Disb</u>	<u>Descrp</u>	
520-0	M & T BANK		11/16/2021	9012502	\$391.31	\$0.00	\$391.31	11/16/2021
520-0	M & T BANK		10/14/2021	9012249	\$391.32	\$0.00	\$391.32	10/14/2021
520-0	M & T BANK		09/14/2021	9011998	\$402.89	\$0.00	\$402.89	09/14/2021
520-0	M & T BANK		08/18/2021	9011747	\$402.89	\$0.00	\$402.89	08/18/2021
520-0	M & T BANK		07/14/2021	9011479	\$402.89	\$0.00	\$402.89	07/14/2021
520-0	M & T BANK		06/16/2021	9011215	\$402.89	\$0.00	\$402.89	06/16/2021
520-0	M & T BANK		05/18/2021	9010941	\$402.89	\$0.00	\$402.89	05/19/2021
520-0	M & T BANK		04/15/2021	9010658	\$390.03	\$0.00	\$390.03	05/13/2021
520-0	M & T BANK		03/17/2021	9010370	\$780.07	\$0.00	\$780.07	03/17/2021
520-0	M & T BANK		01/19/2021	9009775	\$1,192.01	\$0.00	\$1,192.01	01/20/2021
520-0	M & T BANK		12/10/2020	9009245	\$390.02	\$0.00	\$390.02	12/10/2020
520-0	M & T BANK		11/03/2020	9008965	\$390.04	\$0.00	\$390.04	11/03/2020
520-0	M & T BANK		10/15/2020	9008692	\$390.02	\$0.00	\$390.02	10/15/2020
520-0	M & T BANK		09/17/2020	9008373	\$385.75	\$0.00	\$385.75	09/17/2020
520-0	M & T BANK		08/12/2020	9008054	\$385.75	\$0.00	\$385.75	08/12/2020
520-0	M & T BANK		07/07/2020	9007753	\$385.74	\$0.00	\$385.74	07/07/2020
520-0	M & T BANK		06/02/2020	9007473	\$385.75	\$0.00	\$385.75	06/02/2020
520-0	M & T BANK		05/06/2020	9007237	\$385.74	\$0.00	\$385.74	05/06/2020
520-0	M & T BANK		03/12/2020	9006887	\$399.89	\$0.00	\$399.89	03/12/2020
520-0	M & T BANK		02/13/2020	9006796	\$376.68	\$0.00	\$376.68	02/13/2020

<u>Claim</u>	<u>Name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>Disb</u>	<u>Descrp</u>	
520-0	M & T BANK		01/16/2020	9006705	\$388.76	\$0.00	\$388.76	01/16/2020
520-0	M & T BANK		09/26/2019	9006351	\$358.18	\$0.00	\$358.18	09/26/2019
520-0	M & T BANK		08/07/2019	9006259	\$367.75	\$0.00	\$367.75	08/07/2019
520-0	M & T BANK		07/11/2019	9006170	\$735.49	\$0.00	\$735.49	07/11/2019
520-0	M & T BANK		05/09/2019	9005999	\$367.75	\$0.00	\$367.75	05/09/2019
520-0	M & T BANK		04/11/2019	9005915	\$139.54	\$0.00	\$139.54	04/11/2019
Sub-totals:						\$16,632.04	\$0.00	\$16,632.04
Grand Total:						\$16,632.04	\$0.00	